

Public Testimony and Comments Regarding the 2020 Proposed Wellmark Health Plan of Iowa, Incorporated Rate Increase

For Consideration by Commissioner Doug Ommen, Insurance Division of Iowa

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August 24, 2019

I. Background

Iowa Code §505.19 sets forth procedures for health insurance rate increase requests exceeding the average annual health spending growth rate published by the Centers of Medicare and Medicaid Services (CMS). The procedures include a requirement that the Office of Consumer Advocacy solicit public comments on the proposed rate increase, provide the comments received by the public on the internet, and to present the public testimony and comments received to the Commissioner of Insurance for consideration before a decision is made on the proposed rate increase.

The Office of Consumer Advocacy was notified on June 17, 2019 that Wellmark Health Plan of Iowa, Incorporated was seeking a proposed average rate increase of 12.6%. All of the plans affected are either pre-ACA grandfathered plans or transitional business plans for a total of approximately 1,200 covered lives. The subscribers actual rate change will vary depending on the benefit plan selected, age of the members on the policy, and dependent coverage. The proposed rate increase would become effective January 1, 2020 if approved. As the amount proposed exceeded the most current average annual health spending growth rate of 5.5%, the Office of Consumer Advocacy solicited comments regarding the proposed increase.

II. Actuarial Review

As a regular part of the rate review process, the proposed rate increase is actuarially reviewed twice. Once by the Iowa Insurance Division's actuarial staff and once again by an independent third party reviewer. A summary of the Iowa Insurance Division review has been included in a document which is available as a handout during the public hearing and has been posted on the Iowa Insurance Division website.

The actuaries found the following:

- The current loss ratio for Wellmark Health Plan of Iowa is nearly 81%, a measure that calculates what percentage of every premium dollar goes towards claims and allowable costs.
- Without the rate increase for 2020, Wellmark Health Plan of Iowa is projected to have a loss ratio over 91%.
- If a 12.6% increase is granted, the projected loss ratio is still over 81%.
- After adjustments are made to account for taxes, license and fees in the federally prescribed medical loss ratio formula, the projected medical loss ratio is nearly 85% after implementation of the rate increase. If the projected medical loss ratio is not met, policyholders are entitled to a refund under federal guidelines.
- The projected average premium increase is around \$30 a month with a 2020 projected average premium of \$267.

III. Public Comments

The Office of Consumer Advocacy has received 41 comments and concerns directly from policyholders or members of the public. Like most who are subject to proposed rate increases, the comments focused on affordability. Due to the length of time Wellmark Health Plan of Iowa has offered individual policies, many of these policyholders have seen steady increases from their Wellmark Health Plan of Iowa plans over the years. Those affected have been receiving rate increases every year to every other year which has led to some premiums ballooning from their original rates and an overall rate increase fatigue. One policyholder commented:

"We are self-employed and a family of five. We currently pay \$1380 a month for our health insurance with very high deductibles. We can't afford for our insurance to keep going up each year. We hardly ever go to the doctor and feel since we have had our policy it has gone up every year. On average we pay each year between \$15000-\$19000 a year for total medical. We hope enough people respond to this so someone will support the people of IOWA."

Another commented:

"I am writing this letter to you in regards to the 12.6% rate increase on the Wellmark Health Insurance Plan. We are asking you to please deny this increase. We have since retired and cannot afford anymore increases on our Health Insurance. We think we pay too much now. We do not abuse our Health Insurance. We only go to the Doctor when it is absolutely necessary, we are not ones to abuse this Health Care System. We so much wish that something would get done with our Health Care System in our country, so that everyone could afford it. Thank you for letting us comment on this rate increase and again WOULD YOU PLEASE PLEASE DENY THIS RATE INCREASE."

None of the comments received endorsed approving the rate as proposed.

IV. Summary

The actuarial summary shows that the Wellmark Health Plan of Iowa request would likely place rates at a federally approved threshold over 85%. Without the rate increase Wellmark Health Plan of Iowa is facing a possible higher loss ratio over 91%, and an even higher federal medical loss ratio. Given the need to avoid adding uninsured Iowans to the current collapsing health insurance market, the Office of Consumer Advocacy would encourage the Commissioner to review and consider the effects of this 12.6% rate increase and perhaps a smaller increase could be warranted for the 1,200 Wellmark Health Plan of Iowa policyholders.

The comments received and posted by the morning of Friday August 23rd have been included in this testimony report as required by the Iowa Code section 505.19(3). However, comments may continue to be received until the Commissioner makes the final decision on the proposed rate increase. Any additional comments received prior to the Commissioner's decision, but after the presentation of the consumer testimony, will be recorded on the public rate hearing site.

Attachment A: Wellmark Health Plan of Iowa, Incorporated 2020 Proposed Rate Increase Comments



2020 Wellmark Health Plan of Iowa Pre-ACA Rate Increase Public Comments

Below are the publicly submitted comments regarding the proposed rate increase for Wellmark Health Plan of Iowa in 2020. More information about the proposed rate increase can be found [here](#).

Marcia B.B. – Newell – August 21, 2019

I am writing about Wellmark's request for an additional rate increase of 12.6% increase. This premium goes up every year. I appreciate being able to access good health care for myself but it is morally wrong to squeeze even more money out of Wellmark's customers. I am self-employed and therefore, not able to be in a group plan. I am 59 years old and not old enough to qualify for Medicare. I currently pay \$742 a month for insurance just for myself.

There needs to be regulations on the enormous salaries and bonuses of the executives. The greed of these executives is simply unconscionable. Dante's Inferno is a suitable destination for these predatory executives. Regulations need to be required to ensure that there is some basis for what hospitals, clinics and doctors charge. Our local hospital had a remodeling and addition done recently and they did not even need a bond issue to make this \$25 million improvement to the hospital. It now looks like a beautiful resort.

We need sweeping overall of our health insurance system. We need to take the greed out of this basic human right of being able to have access to health care. How much longer can we take this? Take this increase out of the CEO's bonus and lower these already exorbitant premiums!

Curtis K. – Cedar Rapids – August 16, 2019

We do not receive health insurance coverage as a benefit from our employers; therefore we purchase our insurance on our own, paying the entire cost out of our own pocket. We have a "grandmothered" plan that has been in place since 2012 and is significantly less expensive, and much better in terms of coverage, than any of the "Affordable" care act options; and 70% cheaper than employer provided coverage that was considered by one of our employers last year. Still, the cost of our premiums is already steep and was raised by WHPI by large amounts several times between 2013 and 2016, and by smaller amounts each year between 2016 and 2019 - to a level almost triple what we were paying in 2012. The explanations that were provided for these previous large increases was that a very small percentage of individuals with massively high health care costs were driving "base" rates up for all of us. This seems like a WHPI cost management issue that should not be dumped on the rest of us by continuing to raise base rates for those whose health care costs are not to that "massive" level.

Maud B. – Rowley – July 29, 2019

As to the proposed 12.6% base premium rate increase : NO. NO. AND AGAIN, NO. I am happy with my Wellmark BCBS coverage but unhappy with the almost yearly rate increase. It seems arbitrary, excessive, and out of line with cost of living expenses. No matter the amount of public protest, the increase always seems to go in to effect anyway. The consumers have lost their voice. The consumer is forced to pay the increase or change to a cheaper and less effective plan. And changing to another plan within the program is no easy task. Please, stop these repeated rate increases before the whole industry implodes.... and the public pays the price. Please.

Laurie K. – Tabor – July 29, 2019

I have received the notice of the possibility of my health insurance rates going from sky high to an even higher rate. (12.6%) I have also noticed that Blue Cross/Shield has listed several reasons why they WANT this increase. I can list as many and probably more reasons why this entire increase should be denied. I purchase a family policy for myself and two children, ages 19 and 25. I am now paying \$1024.00 per month for a \$5500.00 deductible policy. If you were to check our usage you would probably see that they have paid out less than 2 months premium in the last 4 years. I do understand that we are paying for those that use their insurance much more than we do but why do we have to pay a higher premium because of others. Raise their rates and not ours. I will tell you that we will have to look elsewhere if you allow any rate hike. Since many of the possible presidential candidates are talking about "free"?? healthcare for everyone, I would be a little worried if I were a private insurance company. Raising rates will not help them. I strongly urge you to take a very close look at the profit made by Blue Cross/Shield the last couple of years. Thank you.

Denise R. – Independence – July 25, 2019

I have had Wellmark BCBS of Iowa health insurance for several years, and all but one year the premium has increased! The increases have far exceeded the cost of living. I do not understand why this company can not stay within a budget like every other company has to. My premiums have gone from \$124.80 to \$596.85 a month and now they want another 12.6%. I believe I have had this insurance for 15 years. I have no health issues. I did have a hip replacement 2 years ago, holding off from the 10 years ago from when the doctor wanted to do it. I believe my insurance premiums I paid in every month prior to my surgery covered this surgery. I really think health insurance has gotten out of control! I have tried to get other cheaper insurance only to hear I will have to start over as a new client and still pay as much as I am. If this increase goes through I am prepared to go without. Thank you for your time.

Lon – Spencer – July 23, 2019

Wellmark is again asking for a large increase in its base premiums of 12.6 % this has to stop NOW ,these increases are huge compared to most other things and we think they are gouging its customers because they know we have no choice but to pay it! Please put a stop to this unsustainable rate increase nightmare and bring the rates back to earth! Don't let them take advantage of the sick condition our healthcare insurance is in by price gouging!! Thanks!

Lisa – Cascade – July 22, 2019

This is unacceptable. How much is the CEO of Blue Cross/ Blue Shield making this year?

Steve J. – De Witt – July 17, 2019

been with wellmark for a very long time and did not use my ins. much when I was younger , as a business owner when my expenses are to high I have to find way to cut them . maybe lobby government for less fees and taxes. and let the government pay for the people that don't want there own insurance . it is ridiculous that this has to go up year after year .

Carol D. – Newton – July 16, 2019

This is actually for Wellmark Blue Cross and Blue Shield of Iowa... the full name now shown above.

Regarding the proposed increase: While I understand that healthcare costs continue to rise I would hope there can be alternatives to continually raising premiums. We are 60 so not yet ready for Medicare. We already carry a \$5,000 deductible with \$7,000 out-of-pocket for each of us, and our premium is \$690 now, It is hard to imagine choosing between your medical insurance premium and food, yet for many that is what it comes down to. I don't know profit margins; I don't know salaries; I don't know management perks. But I do know that many are struggling financially while upper management of companies continue to make tens of millions. This just isn't right. I certainly don't begrudge the CEO a healthy salary, but when is it enough? Shouldn't you care more for the policyholders? Or how about just human decency? PLEASE... do your best to minimize any rate increase.

Corine H. – Coon Rapids – July 15, 2019

The proposed rate increase of 12.6 percent is unacceptable!!! Our health insurance has increased each year by double digit percentages and our premiums are getting out of line!!! My husband farms and we do not have coverage through an employer. We are paying far too much in premiums now \$1226.65/month and if a 12.6% increase is passed we will be paying an additional \$154.56/month or \$16,574.52 annually!!!! that is a HUGE bill. We have a high deductible plan of \$5500/year which is supposed to keep our premiums down. YOU MUST vote NO to this increase! Someone has to stop them from huge profit margins. Please stand up to them for us! We have no other health insurance choice out here!

Julie D. – Eldridge – July 10, 2019

I am a teacher in Iowa and my district has BlueCross/BlueShield. For the past 5 years, our insurance premiums have increased more than our income. With the state only give a maximum of 2% to education and insurance increases, teachers aren't able to have a cost of living increase. It is more difficulty every year to make ends meet. I do not live extravagantly. I take a local vacation when I am off, I live in a modest house, and I drive an 8 year old ca, which I am saving to replace in 2 years. It is more and more difficult to save for retirement in my 403b and try to have an account for emergencies. Please, please, please do something about the increasing health care costs. I am 60 and I feel badly for young families trying to live their dream of home ownership, health, and a secure future. Please work for the people and stop the run away health care system from robbing us and putting us in the poor house.

Regards,
Julie D.

Nancy B. – Alleman – July 10, 2019

Why is my healthcare premium a "tax? Why was it determined by a judge, as in making law from the bench? Where is my refund for "not" using the health insurance coverage more than 2 x a year? Why wasn't the ACA explained better to everyone purchasing coverage on the open market? Why are the premiums one-third of my discretionary income (or after-tax dollars)? Why doesn't my physician receive every penny I pay to see him for an illness? Why don't I know the bottom line of how much medical care is going to cost me? Does anyone really care?

Sherri J. – Maquoketa – July 8, 2019

The Government fees and taxes increase I feel is unfair because I already pay for the affordable care act with my income taxes. Double taxation is unfair to the taxpayer. The medical trends and administrative costs I understand but my social security doesn't increase by 8.7% Between premiums and deductible it becomes unaffordable. A compromise that seems fair would be no higher than 9% for all three factors.

Linda Y. – Des Moines – July 7, 2019

When will the Health Ins. companies stop on the premium increases. My premium is as much as a house payment and that doesn't include my prescription that I have to have each month which seems to also increase monthly. Its like were paying for others to have low cost or no cost health insurance. We are on a fixed retirement income because of health conditions and I do not qualify for Medicare yet. You know its getting bad when you put off going to the doctor and then if your meds change you have to research to find the lower cost ones that may or may not work as well as the name brand ones. When you put off going to the doctor until you have no other choice it cost the Health Ins. company and me more money. Someone needs to put a stop to these ridiculous and constant increases. Health Ins. co's. should not be making million dollar profits, that's not what they are for, sure they should have some profit but millions seems to be just wrong, wrong, and wrong! I know this comment wont do any good and probably doesn't really matter as I've done it before and it had no effect on the increases!

Gary I. – Maquoketa – July 7, 2019

Our insurance is way to high. It has more than doubled since Obama Care went in.to effect. We should not have to pay for the people that don't have it or depend on Obama Care. I think with the minimum wage being so low and insurance being high tell me how can people afford it? More people are going to say forget it and not have any and that makes it unfair for the paying people. Thank-you

Mary & Donald L. – Cedar Falls – July 5, 2019

I am writing this letter to you in regards to the 12.6% rate increase on the Wellmark Health Insurance Plan. We are asking you to please deny this increase. We have since retired and cannot afford anymore increases on our Health Insurance. We think we pay too much now. We do not abuse our Health Insurance. We only go to the Doctor when it is absolutely necessary, we are not ones to abuse this Health Care System. We so much wish that something would get done with our Health Care System in our country, so that everyone could afford it. Thank you for letting us comment on this rate increase and again **WOULD YOU PLEASE PLEASE DENY THIS RATE INCREASE.** Have a nice day. Thank you, Don & Mary Ann L.

Dana R. – Gilmsn – July 4, 2019

These insurance companies have us buy the throats. They know that as small business owners and farmers that we do not have a choice but to continue to pay the premium. This is getting out of control. They use Obama Care as a crutch for their reasons to raise rates. Our rates have increased well before Obama Care was even a thought. I will tell you that they know that we have to pay the premiums as we have to have health coverage or risk to loose our business if we ever suffer a major accident or health problem. It is completely up to you people to look out for us that are suffering the consequent of your actions by allowing them to continue to jack up our rates and they offer less payment for our bills. It is a terrible situation to be in as a person in the industry of trying to feed the world with our products that we cannot decide the price we sell for! Please do not allow them this increase. Thanks for your time. Dana R.

Lynette W. – Dubuque – July 3, 2019

People cannot continue to absorb a 12.6% increase in rates every year. Do you realize that in 10 years my premiums will be \$4265.00 per month or \$51,175.00/yr! I have talked to other people about there health insurance and their increases are anywhere from 5-8%. BC/BS are always 11-13% every year. I don't understand why!!

Mitchell E. – Diagonal – July 2, 2019

I am against this premium increase. The premium will be over \$1,000 per month and covers only me - no wife and no kids on the policy. I have been told that I cannot choose a higher deductible plan as that's not allowed any longer. I can't change companies because of some pre-existing conditions that may be excluded with a new plan. So I am stuck and really have no options to help lower the premium. In my opinion, I don't think insurance companies are doing enough to reduce expenses (including wages and salaries) and I don't believe that providers are doing enough to reduce the cost of claims. Affordable Care Act has done nothing to help those of us that have faithfully purchased health insurance for years. I may join the ranks of the uninsured in January 2020 as it will take half of my monthly paycheck to pay this one bill.

Anonymous – Unknown City – July 2, 2019

I'm calling about this proposed rate increase and I just want to protest that. It's getting to be unaffordable for me. I'm sick and tired of funding Affordable Care Act stuff and operations for people who want sex changes and crap like that. I'm getting sick of this kind of stuff. This isn't how insurance is supposed to be. I'm getting real close to going with something different. I'm a healthy person, I haven't cost Wellmark much. I've been paying through the nose and now I'm going to be paying more. It's wrong, it's wrong! They ought to give me a little bit of a break because I haven't been costing them money.

Matthew K. – West Des Moines – July 2, 2019

I am opposed to the base premium rate increase presented by Wellmark. The cost is already prohibitive.

Mike J. – Avoca – July 1, 2019

I have had Wellmark Blue Cross Blue Shield for probably 30 years and fortunately have only used it for a minor issue, and have no health issues, but the premiums have risen every year and sometimes mid-year as well. Unfortunately, I will not be able to continue with it knowing the premiums will rise another 12.4 percent. Who gets a 12.4 % raise in a year? I know I don't and would assume very few people do.

Lisa D. – Marshalltown – July 1, 2019

I received a notice that my health insurance with Wellmark Blue Cross and Blue Shield is proposing a rate increase. I have had this plan since 1993. I am 54 years old and pay this premium for myself only, which currently is \$828.50 a month. How can people like myself continue to have insurance with the increases we have been paying year after year? Something has to be done to stop this. I work hard and shouldn't have to spend most of my monthly paycheck for health insurance. This trend of insurance companies raising their rates a large percentage every year has to end. Thank you for letting my concerns be voiced. Sincerely, Lisa D.

Katy D. – Lamont – June 29, 2019

I think your premium is already too high. Every year your premium goes up by a substantial amount. I never see the premium go down at all? Right now health insurance is unaffordable. An increase in premium seems very outrageous, unacceptable and wrong. I wish something would be done about this matter. Thank you.

Patricia K. – Palo – June 29, 2019

I have received the latest letter with regard to Wellmark Blue Cross & Blue Shield of Iowa premium rate increase request for 2020. The proposed request is for a 12.4 % increase in premium based upon their projected trends in medical care, a government fee and administrative expenses. Since I began getting private insurance in 2012 my premiums have risen 223%. I am not missing a decimal point in this number. The premiums were \$278 and are now \$620 per month. I know I am not alone with regard to the frustration many other people are experiencing related to skyrocketing healthcare premiums. It is outpacing any type of cost of living increase people receive and is simply unsustainable. I would like to believe that the Iowa Insurance Commission will carefully review this request by Wellmark and for once hold the increases to a more reasonable amount. If cost of living is rising at a pace of 2 to 3% then the rates by the insurance companies should be along the same lines. Thank you for your consideration.

Julie J. – Gering, NE – June 29, 2019

This is in regards to the notice of proposed base premium rate increase to policy holders, and it's stated as "asking " for permission to increase that base premium rate by 12.4 percent.

That's the BIGGEST bunch of BS I have ever heard of . YOU DO NOT HAVE MY PERMISSION TO DO SO !!!!!!!!!!!!!. I can't afford the premium rate as it is today !! How much further are you going to rape us, the consumers , with our insurance premiums ????? My premiums is over \$1,300.00, per month, today. I CAN NOT afford that , and work 2 jobs just to pay for my Health Care premium. The flip side to that coin, I MUST have healthcare insurance. So why don't you lower the cost of premiums ? Lower the wages of the Iowa Insurance Commissioners and all of the high paid people, who sit back and decide to raise the

premiums ? Or.....figure out what it costs a diabetic, per month, to use Humalog insulin ? Plus their other supplies. Having a chronic illness isn't cheap, but it also wasn't my choice for my life, either. So don't high-tax me for having a chronic illness.

Ken T. – Kamrar – June 28, 2019

I object to any rate increase as I am a single 57 year old male that goes to the doctor 3 or 4 times a year and do not abuse my health insurance .. I already pay \$461.30 a month and if the increase should go thru it would raise my rates to over \$500.00 a month how is a single person suppose to live and pay there bills ? I think that wellmark needs to look at doing something to trim there spending . I helped pay for a fitness center in Des Moines and if I were to want to use this I would have to drive close to 90 miles one way. the small rural community's do not benefit for these projects but we have to pay for them in the form of higher insurance rates. I just can't plane and simple keep year after year paying higher rates it has to stop some place . Thank you for letting me say my piece.

David O. – Urbandale – June 28, 2019

I believe the proposed cost increase is excessive. Inflation is low. As a business owner I only had a 4% increase in health care insurance premiums this year for my business and all of its employees. This is clearly exorbitant. I do not understand how personal premiums can be so high compared to other markets. I do not believe this increase is justified in any way. David O.

Julie B. – West Des Moines – June 28, 2019

I'm a 1099 self employed individual and I've suffered 10-13% premium hikes since Obamacare began. This is more than health care cost increases and I can't afford it! My premium will be nearly \$900/mo and I rarely need medical treatment. Why am I getting raped when I don't submit charges? It's the amount of a house payment and absolutely outrageous. Are we covering too many illegals who don't pay premiums? Are there too many unnecessary trips to the ER? What is the real root of these increases? How close is Wellmark to industry standards and how broad is the range they can take advantage of? Our Commissioner must find a way to assist in controlling these exponentially increasing costs.

Bonnie H. – Terril – June 28, 2019

You have been raising my premium up every year. I would like to believe all your reasons but I think the main reason we don't hear is to pad the pockets of the CEO 's and all the others on the higher end. Me having to pay because everybody else uses their insurance and I don't is not right. We hear about all the people that use the insurance but we never hear about the people that don't. There is nothing affordable about your insurance. Your putting the blame on everybody but yourself. Lets get back to affordable. This rate raise is not affordable and not necessary. If I got as raise in the amount your asking for it wouldn't be such a kick in the butt. But I don't. So quit stealing from the poor and giving to the rich.

Kim – Ireton – June 27, 2019

These increases to medical insurance are getting insane; to the point that people can hardly afford to have the insurance that is suppose to help them. If there's another increase, I will definitely be dropping our BC plan & looking into something else. BCBS increases yearly & almost \$100 each time. My husband & I used to pay \$360 for just the two of us - that wasn't even 5 yrs ago. We now pay almost \$700!!! Please don't increase again

Julie R. – Webster City – June 27, 2019

If these rate increases continue to happen, people will be unable to pay their premiums. The only alternative is to go without health insurance, which in the long run is going to cost everyone more money. The unreasonable increases need to stop now!

Kristie K. – St. Ansgar – June 27, 2019

I do not think our insurance rates should continue to increase. We cannot keep up with this outrageous costs the way it is now. We will be forced to drop our policy's or look somewhere else for insurance. Our wages/salaries do not go up to compensate. I think it is criminal to take/rob your clients of money like you continue to do.

Kevin K. – St. Ansgar – June 27, 2019

I do not think our insurance rates should continue to increase. We cannot keep up with this outrageous costs the way it is now. We will be forced to drop our policy's. Or look somewhere else for insurance. Our wages/salaries do not go up to compensate. I think it is criminal to take/rob your clients of money like you continue to do.

Jeff L. – Kensett – June 27, 2019

We are self employed and a family of five. We currently pay \$1380 a month for our health insurance with very high deductibles. We can't afford for our insurance to keep going up each year. We hardly ever go to the doctor and feel since we have had our policy it has gone up every year. On average we pay each year between \$15000-\$19000 a year for total medical. We hope enough people respond to this so someone will support the people of IOWA.

Judy J. – Sioux City – June 27, 2019

I'm calling about the Wellmark BCBS rate increase. I already pay \$777.65 a month and I CANNOT afford to pay any more.

Jared M. – Unknown City – June 27, 2019

I vote for no increase in premium rates. I pay a high rate already. I shouldn't have to pay for others' insurance.

Janine K. – Westside – June 26, 2019

Receiving yet another notice about a rate increase for 2020 for Wellmark Blue Cross and Blue Shield, is extremely disheartening and leaves me shrugging my shoulders and asking "Will it every stop?" There must be some individualization of premium rates. I am a single person who most years doesn't even visit the doctor other than my wellness visit. In 30-plus years of being a Wellmark policy holder I have never had a major claim. Yet, the financially debilitating premiums continue. I am on the verge of cancelling my policy altogether and being self-insured. When my son was married and went off on his own policy, I expected my premiums to decrease. At that time my premium went down about \$150 to hover just under \$600, and he started his own policy with a \$600/month premium-plus for him and his wife... very difficult for a young couple just starting out, and for a single person nearing retirement age as well. It is extremely frustrating to see Wellmark have huge beautiful office buildings and high-paid staffs when those of us who are paying premium every month have to choose between paying that premium and paying other required expenses. Thanks for listening to my comments.

Dwight H. – Omaha, NE – June 26, 2019

How about instead of a rate increase, reduce the salary of those making millions of dollars each year at the expense of premium payers. All other companies have to find ways to cut expenses when times are tough. But not insurance companies, they can just raise rates. This has to stop! The average person can't afford these \$100 per month increases. Tighten your belt! Find ways to take cost out of your systems.

Edith H. – Indianola – June 26, 2019

I have a 2500 deductible as it is, I have had rate increases every yr, but my coverage has not improved! Maybe health care cost "generally" go up but for private individuals many of us do not have an income increase! Health ins has become so high it's costs more per month than household punts and/or food! Please take this into consideration!

Lorna K. – Mediapolis – June – 26, 2019

I'm a 58-year-old married female, and I pay for individual insurance coverage. My husband, a farmer, had a stroke 7 years ago, and his social security disability is our only income. He gets Medicare insurance due to his disability, and disability payments, and I'm his caretaker. We live on the \$26,000 disability benefit my husband receives. My insurance premium is currently \$5900 a year. The increase would bring my premium up to more than \$6600 a year. I haven't made any claims at all in the last 3 or 4 years. I'm a healthy person, and it's just not right that I should be paying so much for insurance I don't use. I want you to look at the insurance company's profit margin. They claim their administrative expenses are sky high. I want to know what that covers exactly, and how much are they paying these administrators? What exactly is included in this figure? Maybe you should look at that before increasing premiums for people who aren't costing you a dime.